



WELCOME TO MEDIHELP INTERNATIONAL

Dear Customer,

We are pleased to welcome you as a member of MediHelp International.

Your plan is insured by Inter Partner Assistance SA and serviced by MediHelp Customer Care. You will find your membership pack enclosed. Please give your statement a quick check just to make sure everything is correct and let us know if you have any questions.

Getting started using your policy

You have the freedom of choosing any medical provider. Any claim which is higher than 500 € should be pre-authorised. It is enough to contact MediHelp Customer Care by phone or e-mail.

Accessing 'Out-Patient Services

The costs for Out-Patient planned services may be reimbursed in several ways:

- You can pay for the medical services and claim the money back by contacting MediHelp Customer Care.
- You will be responsible for paying the 10% co-payment for all Out-patient Services.

Accessing 'In-Patient Services

- Any In-Patient planned treatment should be pre-authorised by contacting MediHelp Customer Care at least five days before your treatment.
- You can access <https://www.axaglobalhealthcare.com/find-MDH> to search the providers with whom direct billing is possible, subject to pre-authorisation.
- If the hospital you choose is not on the list, please contact us. There are some hospitals who we would not pay for any medical services or treatment. This may be because they do not meet our billing criteria, or because we no longer choose to recognise them. You should always check if we will pay the facility or hospital before you have your treatment. We may decline your claims and would not reimburse you for treatment you pay for yourself with one of these providers.

¹ Not all services are available, please check your selected programme as shown in your Insurance/membership certificate.



How to use your payment card

- Your payment card allows you to pay directly to the medical provider the costs of eligible In-Patient medical services up to 1 000 €.
- Your card will be sent by regular post to your correspondence address.
- After receiving the card it's mandatory for you to activate it straight away by using the instructions attached to the card. Failure to do so straight away may impact the use of the card when needed.
- When you have opted for a deductible under the terms of your policy, please remember the payment card is valid after you have met your deductible criteria under the terms of your policy. For example, if your deductible was 500 € (five hundred €), you must pay the deductible first and after the deductible, the balance of the claim will be eligible.

How to make a claim

The member shall be reimbursed according to the benefits of the chosen insurance plan. For reimbursement of eligible medical expenses, please send us the following documents:

- All related documents issued by your treating doctor,
- Detailed invoice for the medical services and proof of payment,
- Claim Form filled in entirely.

The validity of a claim is up to 6 months starting from the date you first accessed from the medical service. We work with international translators so it is not mandatory that the claims are submitted in English.

We are here to help you

- For claims enquiries, policy questions, pre-authorisation requests during working hours (Mo-Fr: 9.00^{AM} – 5.30^{PM}) please contact us [\(+40\) 311 097 046](tel:+40311097046) or client@medihelp.ro
- For emergencies, outside of the above hours please contact us [\(+40\) 31 730 99 39](tel:+40317309939).

Thank you for choosing MediHelp International for your healthcare cover and we wish you good health for the coming year.

Yours sincerely,
Alexandra Barbu
Customer Care Manager